Quality Housing

Results of Photovoice

What can be done to ensure quality living conditions for all people living in Louisville? This theme arises out of photovoice narratives which discussed a desire for neighborhoods and housing complexes that were both socioeconomically and culturally diverse. Additionally, this thematic area addresses concerns about the quality of the housing in our community, referring to both the upkeep of properties and the affordability of rent and mortgages. Finally, these narratives brought attention to neighborhoods in our city whose changes displaced longtime residents, naming their experience as a result of gentrification.

History of Housing Policy

Since the founding of the United States, federal, state and cities have guided housing development. Original housing policy in the United States explicitly segregated public housing. For example, in Louisville, College Court (African American-only) and LaSalle Place (White-only) opened as the first federal housing projects in 1937 (Beecher Terrace soon after in 1940).[1]

Redlining

In 1933, the federal government created the Home Owner's Loan Corporation (HOLC) to make home ownership more widely available. However, this opportunity was limited to white Americans. The HOLC created a practice known as **"redlining,"** a system that assessed the risk for giving home loans based on quality of the neighborhood. One of the "quality" indicators was the race of residents. HOLC maps color-coded "high risk" in red, which coincided with areas that were majority non-white.[1] Pictured here is an example of a redlining map from Dallas, TX.[2] Across the nation, banks used the assessments to approve or deny lending, which made acquiring homeownership in communities of color virtually impossible.
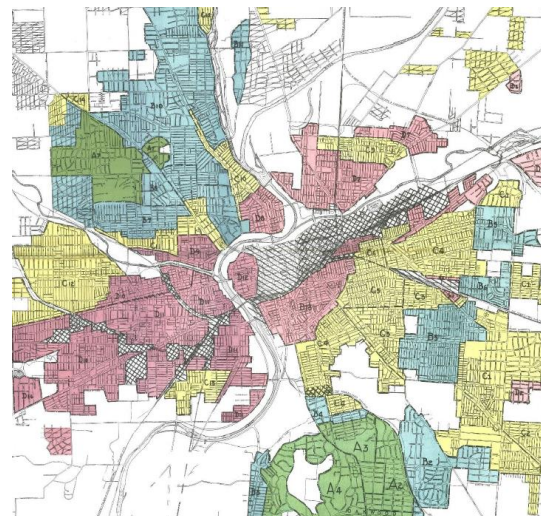
GI Bill

After WWII, the GI bill expanded homeownership opportunities to veterans and others, leading to suburbanization. Most developers rejected

African American buyers in these newer, "white" communities, resulting in African Americans being forced to remain in inner city neighborhoods and older homes.[1]

Urban Renewal

Louisville's historically African American neighborhoods were economically vibrant, particularly the Walnut Street Business District all the way through 1960.[3] However, the West Downtown Renewal Area Project demolished many homes and retail store fronts to make room for highways and large public amenities such as the downtown hospital complexes and the convention center. Residents were relocated to barrack-style housing west of Ninth Street.[4]

Fair Housing

Because of the work of the Civil Rights Movement, changing housing desegregation became a major focus. The Human Relations Commission worked with local activists to create a Fair Housing ordinance, and in 1967 Louisville became the first major city in the South to pass an open housing law. The federal Civil Rights law was passed in 1968, which also included fair housing regulations.[1]

Hope IV and Choice Neighborhoods

The 1990s and 2000s brought a new wave of policies that sought to decentralize poverty. The Louisville Housing Authority implemented the federal Hope VI program, which razed public housing sites and replaced them with more attractive mixed-income housing and retail. The first of these sites was in 1990: Cotter-Lang Homes (now Park Duvalle) housing community; followed by others including Clarksdale (now Liberty Green) and Sheppard Square (in Smoketown).[1] This program had mixed reviews, resulting in sometimes unwanted displacement and was replaced with the Choice Neighborhoods Initiative, which seeks to replace housing as well as improve neighborhood quality and educational outcomes for current residents.[5] The Russell neighborhood is a current national finalist for the Choice Neighborhoods Initiative.[6]
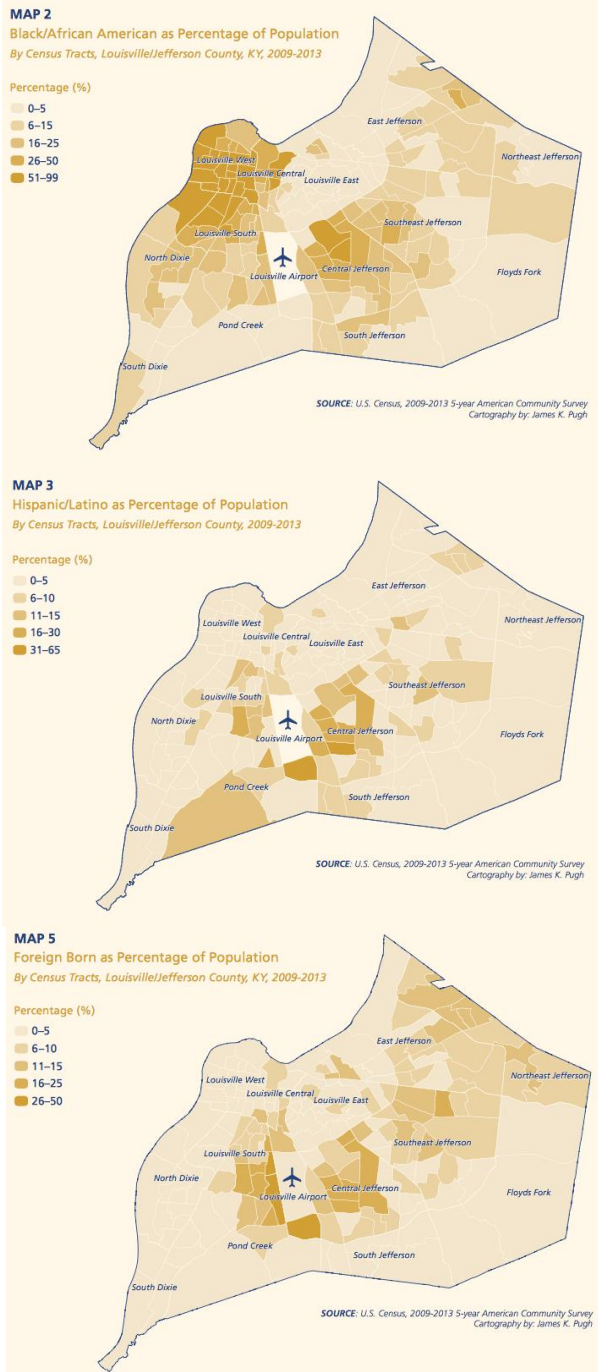
Current State

Today, Louisville's neighborhoods still experience the lasting results of segregation. Nationally, homeownership among whites is the highest (68.9%), while Hispanics (45.4%) and African Americans (43%) are less likely to own their home. In Louisville, whites are often more likely to receive a mortgage to purchase a home. [7]

In 2015, federal policy decisions (by the Supreme Court and the U.S. Department of Housing and Urban Development) recognized the disproportionate effect that a lack of housing choices has on communities of color, as well as the importance of proactively integrating affordable housing choices into new developments.[8]
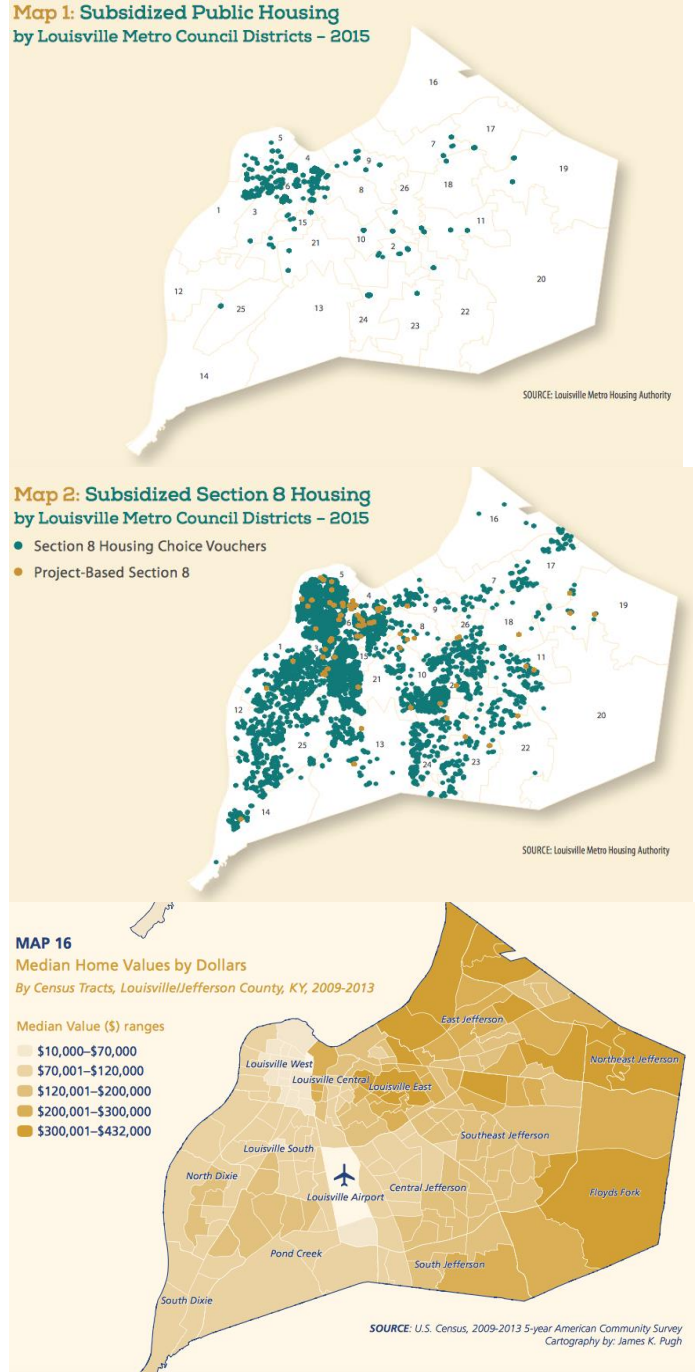
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Housing Data

Where do people live? [1]

MAP 2
Black/African American as Percentage of Population
By Census Tracts, Louisville/Jefferson County, KY, 2009-2013

Percentage (%)
- 0–5
- 6–15
- 16–25
- 26–50
- 51–99

SOURCE: *U.S. Census, 2009-2013 5-year American Community Survey*
Cartography by: James K. Pugh

MAP 3
Hispanic/Latino as Percentage of Population
By Census Tracts, Louisville/Jefferson County, 2009-2013

Percentage (%)
- 0–5
- 6–10
- 11–15
- 16–30
- 31–65

SOURCE: *U.S. Census, 2009-2013 5-year American Community Survey*
Cartography by: James K. Pugh

MAP 5
Foreign Born as Percentage of Population
By Census Tracts, Louisville/Jefferson County, KY, 2009-2013

Percentage (%)
- 0–5
- 6–10
- 11–15
- 16–25
- 26–50

SOURCE: *U.S. Census, 2009-2013 5-year American Community Survey*
Cartography by: James K. Pugh

What are the housing options? [1]

Map 1: Subsidized Public Housing
by Louisville Metro Council Districts – 2015

SOURCE: Louisville Metro Housing Authority

Map 2: Subsidized Section 8 Housing
by Louisville Metro Council Districts – 2015

- Section 8 Housing Choice Vouchers
- Project-Based Section 8

SOURCE: Louisville Metro Housing Authority

MAP 16
Median Home Values by Dollars
By Census Tracts, Louisville/Jefferson County, KY, 2009-2013

Median Value ($) ranges
- $10,000–$70,000
- $70,001–$120,000
- $120,001–$200,000
- $200,001–$300,000
- $300,001–$432,000

SOURCE: *U.S. Census, 2009-2013 5-year American Community Survey*
Cartography by: James K. Pugh

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What is "Quality Housing" and "Housing of <u>Choice</u>"?

We define quality housing as safe, decent, and affordable. Housing of choice is when quality housing exists in many neighborhoods, offering choice and availability to people from all income levels and backgrounds. When quality housing exists, people can choose to move or to stay in their current neighborhood.

Finding a quality place to live that you like, that you choose, often requires many things. People generally like where they live but wish that certain things about them would change.[1] This could be more local businesses, more parks, better schools, better transportation options, improved safety, better property maintenance or relationships with their neighbors. All of these factors affect housing, and housing affects all of these factors. Unfortunately, the current state of housing in Louisville does not offer quality housing in every neighborhood across the city, so many people feel like they have to move to "desirable" neighborhoods to achieve a quality experience.

Qualities of a "Good Neighborhood"[1]
- Proximity to schools
- Accessibility to transit
- Walkability/sidewalks
- Sense of community among neighbors
- Safety
- Quiet atmosphere
- Streetlights
- Well-kept properties
- Proximity to amenities and services

Policy and programs that seek to improve housing quality sometimes have complex and unintended consequences. During the process of renewal and rebuilding deteriorating or low-income areas, the cost of living in the area often increases. These new expenses come in the form of rising rents, home values and property taxes. This process, known as **gentrification,** often encourages an influx of more affluent people to move into the area and inadvertently displaces poorer residents that cannot afford the new costs.[9] The issues surrounding gentrification are often complex: improving housing options are good for the economy, offering more options, spurring local businesses, and creating new wealth for the area. However, original residents are often not included in the accumulation of wealth that comes from neighborhood improvements. The challenge is to improve housing and neighborhood quality that spurs wealth building from within the current community, without excluding original neighborhood residents.

Housing is fundamental to many individuals as a source of their identity and feeling of security. Your neighborhood, your community, and spaces that you spend your time in create the reality and context of your daily life. Unwanted displacement is challenging; it can often be traumatic, especially for youth and the elderly. Displacement for low-income individuals is difficult because they often lack supplementary resources to adjust for moving costs, increase transportation costs, or a loss of immediate community connection.

What Influences Housing Choice?

Key Policy Terms

- **Comprehensive Plan –** The state required document that guides land use and development for the entire city. The city makes a new plan every 20 years. Louisville is in the process of updating the last plan (Cornerstone 2020) to make the next comprehensive plan.

- **Zoning –** Local laws that dictate how land can be used. These are based off of the guidelines in the Comprehensive Plan and continually updated by the local zoning board. There is a map showing how all land in Jefferson County is zoned.

- **Land Development Code –** The document that holds all zoning laws and related requirements for buildings and other developments (size, setback, parking, etc.).

- **Tax Increment Financing –** A tax incentive used to encourage the development of land. The city agrees to give the improved property value (tax) back to the investors as a return on their investment.

- **Fair Housing Regulations –** Federal, state, and local laws that prevent discrimination for housing availability and quality based on race, ethnicity, ability, sex, or other protected class statuses.

- **Local maintenance ordinances** – Local laws that dictate how private property must be maintained (grass height, paint peeling, trash accumulation, etc.).

- **Infrastructure** – Things like sidewalks, roads, water management systems, and other improvements to the build environment that support buildings and other development. Often public dollars fund projects; however private investors may be required to make improvements as part of a development project.

- **City-led investment –** Where/what local jurisdictions choose to spend its dollars.

- **Federal and state grant money –** Funding provided by larger jurisdictions for development and housing. Cities are often allotted funding with strict requirements.

- **Lending and Credit –** The availability of loans to individuals for purchasing homes or making home improvements.

- **Gentrification** the process of revitalizing urban neighborhoods, resulting in increased property values and economic attention. Lower income families and small businesses often can not afford the increased cost of living and must relocate, being replaced with more affluent people and larger businesses.

External Forces*

- **Building Costs**
- **Private investors**
- **Economic development**
- **Aging housing stock**

- **Jobs and income**
- **Housing market**
- **Insurance market**

Can be influenced by Policy/Incentives

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Additional Resources:

Community Ventures Corporation. http://www.cvky.org/

Governing: *Louisville Gentrification Map.* http://www.governing.com/gov-data/louisville-gentrification-maps-demographic-data.html

Habitat for Humanity of Metro Louisville. https://louisvillehabitat.org/

Human Relations Commission. https://louisvilleky.gov/government/human-relations-commission

Louisville Metro Community Services (Federal funding and other policy incentives for housing and community development). https://louisvilleky.gov/government/community-services/hopwa-esg-and-cdbg-information

Louisville Metro Housing and Community Development (Affordable Housing programs, Louisville CARES). https://louisvilleky.gov/government/housing-community-development

Louisville Metro Housing Authority (Russell Choice Neighborhoods Initiative) http://www.lmha1.org/hope_vi/index.php

Metropolitan Housing Coalition. http://www.metropolitanhousing.org/resources/mhc-reports/

The White House. (September 2016). *Housing Development Toolkit.* https://www.whitehouse.gov/sites/whitehouse.gov/files/images/Housing_Development_Toolkit%20f.2.pdf

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[1] University of Louisville Anne Braden Institute for Social Justice Research and the Louisville Metro Human Relations Commission (2013). Accessible at: https://louisvilleky.gov/sites/default/files/planning_design/general/making_louisville_home_for_us_all_a_20-year_action_plan_for_fair_housing.pdf

[2] The Kirwan Institute. (n.d.) *Redlining Dallas: How past policies shape current inequities.* Accessible at: http://www.dallasfacesrace.com/wp-content/uploads/2015/09/2015_07_08.-Redlining-Dallas.-Kirwan-Institute-Presentation..pdf

[3] AIA Communities by Design (August 2015). *Louisville SDAT: West of Ninth.* Accessible at: http://www.aia.org/aiaucmp/groups/aia/documents/pdf/aiab107798.pdf

[4] Broken Sidewalk. (2016) *Louisville Went Crazy with the Wrecking Ball in the Name of Urban Renewal.* Accessible at: http://brokensidewalk.com/2016/urban-renewal/

[5] U.S. Department of Housing and Urban Development. (2016) *Choice Neighborhoods.* Accessible at: http://portal.hud.gov/hudportal/HUD?src=/program_offices/public_indian_housing/programs/ph/cn

[6] Louisville Metro Housing Authority (2016) *Russell Choice Neighborhood Initiative.* Accessible at: http://www.lmha1.org/hope_vi/index.php

[7] Metropolitan Housing Coalition (2015). *2015 State of Housing Report:* Accessible at: http://www.metropolitanhousing.org/resources/mhc-reports/

[8] Callaghan, P. (2015) *How Two Recent Decisions Will Profoundly Impact Fair-Housing Policy.* Accessible at: https://www.minnpost.com/politics-policy/2015/07/how-two-recent-decisions-will-profoundly-impact-fair-housing-policy

[9] Merriam Webster. *Gentrification.* Accessible at: http://www.merriam-webster.com/dictionary/gentrification